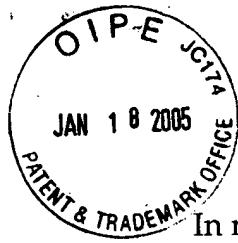


3624
JFW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:)
Rebecca L. SIEGEL *et al.*) Group Art Unit: 3624
Application Number: 09/901,078) Examiner: Stefanos KARMIS
Filed: July 10, 2001) Confirmation No.: 7083

For: SYSTEM AND METHOD FOR SUPERVISING ACCOUNT MANAGEMENT
OPERATIONS

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 C.F.R. § 1.111

Sir:

In response to the Office Action mailed on November 17, 2004, in the above-referenced patent application, Applicants provide this Amendment and arguments in support thereof.

- **Amendments to the Claims** begin on page 2.
- **Remarks/Arguments** begin on page 9.